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Raymond A. Joao

JB008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK  
SERIAL NO. : 09/489,657  
FILED : JANUARY 21, 2000  
FOR : APPARATUS AND METHOD FOR PROVIDING ACCOUNT SECURITY  
EXAMINER : D. KEE  
GROUP : 3628

Assistant Commissioner for Patents  
Washington, D.C. 20231

02/12/2003 LWONDIM1 00000103 09489657

01 FC:1806

180.00 OP

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT forms (Substitute for form 1449A/PTO (6 pages) and Substitute for form 1449B/PTO (1 page)) be made of record and be considered in connection with the examination of this application.

RECEIVED  
FEB 13 2003  
GROUP 36284

Copies of the cited U.S. Patent Nos. 6,014,454; 5,917,931; 5,737,440; and 5,740,271 are submitted herewith. The remaining cited references were either cited by the Applicant or cited by the Office in parent U.S. Patent Application Serial No. 09/169,053.

A Fee Transmittal Sheet (in duplicate), along with a Credit Card Payment Form for payment of the required fee of \$180.00, is submitted herewith.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,

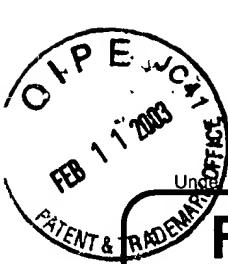


Raymond A. Joao  
Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT Forms (Substitute for form 1449A/PTO (6 pages) and Substitute for form 1449B/PTO (1 page))  
- Copies of four (4) cited references  
- Fee Transmittal Sheet (in duplicate)  
- Credit Card Payment Form for payment of the required fee of \$180.00

February 8, 2003

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# FEE TRANSMITTAL for FY 2003

Effective 01/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 180.00)

## Complete if Known

Application Number	09/489,657
Filing Date	JANUARY 21, 2000
First Named Inventor	RAYMOND A. JOAO
Examiner Name	D. KEE
Art Unit	3628
Attorney Docket No.	JB008

## METHOD OF PAYMENT (check all that apply)

Check  Credit card  Money Order  Other  None

 Deposit Account:

Deposit Account Number	
Deposit Account Name	

The Commissioner is authorized to: (check all that apply)

Charge fee(s) indicated below  Credit any overpayments  
 Charge any additional fee(s) during the pendency of this application  
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION

## 1. BASIC FILING FEE

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1001 750	2001 375			Utility filing fee	
1002 330	2002 165			Design filing fee	
1003 520	2003 260			Plant filing fee	
1004 750	2004 375			Reissue filing fee	
1005 160	2005 80			Provisional filing fee	
<b>SUBTOTAL (1) (\$)</b>					

## 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	Independent Claims	Multiple Dependent	Extra Claims	Fee from below	Fee Paid
			-20** =		
			- 3** =		

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description
1202 18	2202 9			Claims in excess of 20
1201 84	2201 42			Independent claims in excess of 3
1203 280	2203 140			Multiple dependent claim, if not paid
1204 84	2204 42			** Reissue independent claims over original patent
1205 18	2205 9			** Reissue claims in excess of 20 and over original patent
<b>SUBTOTAL (2) (\$)</b>				

\*\*or number previously paid, if greater; For Reissues, see above

## 3. ADDITIONAL FEES

Large Entity	Small Entity	Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1051 130	2051 65			Surcharge - late filing fee or oath	
1052 50	2052 25			Surcharge - late provisional filing fee or cover sheet	
1053 130	1053 130			Non-English specification	
1812 2,520	1812 2,520			For filing a request for <i>ex parte</i> reexamination	
1804 920*	1804 920*			Requesting publication of SIR prior to Examiner action	
1805 1,840*	1805 1,840*			Requesting publication of SIR after Examiner action	
1251 110	2251 55			Extension for reply within first month	
1252 410	2252 205			Extension for reply within second month	
1253 930	2253 465			Extension for reply within third month	
1254 1,450	2254 725			Extension for reply within fourth month	
1255 1,970	2255 985			Extension for reply within fifth month	
1401 320	2401 160			Notice of Appeal	
1402 320	2402 160			Filing a brief in support of an appeal	
1403 280	2403 140			Request for oral hearing	
1451 1,510	1451 1,510			Petition to institute a public use proceeding	
1452 110	2452 55			Petition to revive - unavoidable	
1453 1,300	2453 650			Petition to revive - unintentional	
1501 1,300	2501 650			Utility issue fee (or reissue)	
1502 470	2502 235			Design issue fee	
1503 630	2503 315			Plant issue fee	
1460 130	1460 130			Petitions to the Commissioner	
1807 50	1807 50			Processing fee under 37 CFR 1.17(q)	
1806 180	1806 180			Submission of Information Disclosure Stmt	
8021 40	8021 40			Recording each patent assignment per property (times number of properties)	
1809 750	2809 375			Filing a submission after final rejection (37 CFR 1.129(a))	
1810 750	2810 375			For each additional invention to be examined (37 CFR 1.129(b))	
1801 750	2801 375			Request for Continued Examination (RCE)	
1802 900	1802 900			Request for expedited examination of a design application	
<b>Other fee (specify) _____</b>					
<b>SUBTOTAL (3) (\$)</b>					180.00

\*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 180.00)

## SUBMITTED BY

(Complete if applicable)

Name (Print/Type)	RAYMOND A. JOAO	Registration No. (Attorney/Agent)	35,907	Telephone	914-969-2992
Signature	<i>Raymond A. JOAO</i>			Date	2/8/03

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.